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U.S. DISTRICT COURT E.D.N.Y.

★ FEB 05 2024 ★

MM:MJC/VC

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

LONG ISLAND OFFICE

----- X

UNITED STATES OF AMERICA

- against -

REMOVAL TO THE
EASTERN DISTRICT OF
MISSOURI

MICHAEL GRODNER,

(Fed. R. Crim. P. 5)

Defendant.

Case No. 2:24-MJ-00101 (JMW)

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EASTERN DISTRICT OF NEW YORK, SS:

Malcolm McCollough, being duly sworn, deposes and states that he is a Special Agent with the United States Department of State, Diplomatic Security Service, duly appointed according to law and acting as such.

On or about January 3, 2024, the United States District Court for the Eastern District of Missouri issued a warrant for the arrest of the defendant MICHAEL GRODNER for violating Title 18, United States Code, Sections 1349 (bank fraud conspiracy); 1344 (bank fraud); 1543 (use of false passport) and 1028A (aggravated identity theft).

The source of your deponent's information and the grounds for his belief are as follows:¹

1. On or about January 3, 2024, a federal grand jury in the Eastern District of Missouri returned an indictment (the "Indictment") charging the defendant MICHAEL GRODNER with violating Title 18, United States Code, Sections 1349 (bank fraud conspiracy); 1344 (bank

¹ Because the purpose of this Complaint is to set forth only those facts necessary to establish probable cause to arrest, I have not described all the relevant facts and circumstances of which I am aware.

fraud); 1543 (use of false passport) and 1028A (aggravated identity theft). A true and correct copy of the Indictment is attached as Exhibit A.

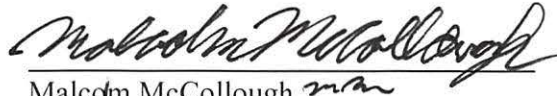
2. In connection with the Indictment, on or about January 3, 2024, the United States District Court for the Eastern District of Missouri issued a warrant (the “Warrant”) for the arrest of the defendant MICHAEL GRODNER. A true and correct copy of the Warrant is attached as Exhibit B.

3. On or about February 5, 2024, law enforcement agents arrested the defendant MICHAEL GRODNER at the Yaphank Correctional Facility in Yaphank, New York, pursuant to the Warrant.

4. Following the arrest, the defendant MICHAEL GRODNER confirmed his name, date of birth, and social security number to law enforcement agents. Law enforcement agents also compared the physical appearance of MICHAEL GRODNER to a photograph of MICHAEL GRODNER in a file prepared by law enforcement agents that depicts the person who is wanted in the Eastern District of Missouri and observed that MICHAEL GRODNER appeared to be the same person depicted in this photograph. Law enforcement also confirmed MICHAEL GRODNER’s identity with the administration at the Yaphank Correctional Facility. Law enforcement agents reviewed and confirmed that his name, date of birth, and social security number were consistent with that of the MICHAEL GRODNER wanted in the Eastern District of Missouri.

5. Based on the foregoing, I submit that there is probable cause to believe that the defendant is the MICHAEL GRODNER wanted in the Eastern District of Missouri.

WHEREFORE, your deponent respectfully requests that the defendant MICHAEL GRODNER be removed to the Eastern District of Missouri so that he may be dealt with according to law.



Malcolm McCollough
Special Agent
United States Department of State, Diplomatic
Security Service

Sworn to before me this
5th day of February, 2024

/s/ James M. Wicks

THE HONORABLE JAMES M. WICKS
UNITED STATES MAGISTRATE JUDGE
EASTERN DISTRICT OF NEW YORK

EXHIBIT A

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

FILED

JAN - 3 2024

U. S. DISTRICT COURT
EASTERN DISTRICT OF MO
ST. LOUIS

UNITED STATES OF AMERICA,

Plaintiff,

v.

MICHAEL GRODNER,
ANTHONY RAMOS, and
RUBEN VIRUET-STEVENSON,

Defendants.

4:24CR0002 SEP/JMB

INDICTMENT

The Grand Jury charges that:

INTRODUCTION

At times relevant to this Indictment:

The Defendants

1. The defendant, **MICHAEL GRODNER** ("Defendant Grodner"), resided in Huntington, New York.
2. The defendant, **ANTHONY RAMOS** ("Defendant Ramos"), resided in Spring Valley, New York.
3. The defendant, **RUBEN VIRUET-STEVENSON** ("Defendant Viruet-Stevens"), resided in Worcester, Massachusetts.

United States Passport Cards

4. The United States Department of State issues United States passport cards to United States citizens as an alternative to traditional passport books.
5. A United States passport card is the same size as a credit card.

6. A United States passport card can be used for, among other purposes, proof of identity.

COUNT ONE
(Bank Fraud Conspiracy: 18 U.S.C. § 1349)

7. The above paragraphs from the Introduction are hereby realleged and incorporated by reference.

8. Beginning no later than in or around February 2023 and continuing through at least in or around March 2023, within the Eastern District of Missouri and elsewhere, the defendants,

**MICHAEL GRODNER,
ANTHONY RAMOS, and
RUBEN VIRUET-STEVENS,**

voluntarily and intentionally combined, conspired, confederated, and agreed with one another and others, known and unknown to the Grand Jury, to commit bank fraud, that is, to knowingly execute and attempt to execute a scheme and artifice to defraud a financial institution, and to obtain moneys, funds, credits, assets, securities, and other property owned by and under the custody and control of a financial institution by means of material false and fraudulent pretenses, representations, and promises, in violation of Title 18, United States Code, Section 1344.

Object of the Conspiracy

9. The object of the conspiracy was to defraud FDIC-insured banks, and to fraudulently obtain money under the custody and control of such banks, by using counterfeit ID cards, including counterfeit United States passport cards, to impersonate representatives of real businesses that had legitimate accounts at the banks. Co-conspirators deposited counterfeit checks into these businesses' bank accounts and then immediately withdrew money from the accounts before the banks discovered that the deposited checks were counterfeit.

Manner and Means of the Conspiracy

It was part of the conspiracy that:

10. Co-conspirators, known and unknown to the Grand Jury, booked commercial flights and made rental car reservations for the defendants and other co-conspirators, known and unknown to the Grand Jury, so that the defendants and other co-conspirators could travel to destinations within the United States for the purpose of executing their bank fraud scheme.

11. Before the defendants and other co-conspirators, known and unknown to the Grand Jury, departed on the flights, one or more of them obtained counterfeit ID cards, including counterfeit United States passport cards, that reflected the true names and dates of birth of representatives of real businesses that held legitimate accounts at banks. Although the counterfeit ID cards, including the counterfeit United States passport cards, reflected the identities of the victim account holders, the counterfeit ID cards, including the counterfeit United States passport cards, displayed a photograph of one of the co-conspirators.

12. After the defendants and other co-conspirators, known and unknown to the Grand Jury, arrived at the flights' end destinations, they obtained the reserved rental cars for the purpose of driving to banks.

13. After the defendants and other co-conspirators, known and unknown to the Grand Jury, obtained the rental cars, one of them was typically assigned the role of driving; one of them was typically assigned the role of going inside the banks; and one of them was sometimes assigned the role of observing in order to learn how to carry out the bank fraud scheme.

14. Before the defendants and other co-conspirators, known and unknown to the Grand Jury, arrived at the banks, a co-conspirator provided them with the names, the account balances,

and other identifying information of the victim account holders. The defendants and other co-conspirators, known and unknown to the Grand Jury, also created and obtained counterfeit checks that reflected the victim account holders' information.

15. After the defendants and other co-conspirators, known and unknown to the Grand Jury, arrived at the banks, one of them went inside the banks and used counterfeit ID cards, including counterfeit United States passport cards, to impersonate representatives of real businesses in order to deposit counterfeit checks into these businesses' legitimate accounts at the banks and then immediately withdraw money from the accounts.

16. On at least one occasion, in Maryland Heights, Missouri, within the Eastern District of Missouri, Defendant Ramos drove the rental car and Defendant Viruet-Stevens sat in the backseat of the car to observe and learn the mechanics of the bank fraud scheme. While Defendant Ramos and Defendant Viruet-Stevens sat in the car, Defendant Grodner went inside the bank where he used a counterfeit United States passport card to impersonate a representative of a real business and attempted to deposit a counterfeit check into the business's legitimate account at the bank.

17. Between in or around February 2023 and in or around March 2023, co-conspirators defrauded and attempted to defraud FDIC-insured banks, and obtained and attempted to obtain money under the custody and control of such banks by means of material false and fraudulent pretenses, representations, and promises, on numerous dates in numerous cities and states, including, but not limited to, the following:

Approximate Date	FDIC-Insured Bank	City, State
February 9, 2023	Waukesha State Bank	Menomonee Falls, Wisconsin
February 10, 2023	Town Bank, National Association	Delafield, Wisconsin
February 10, 2023	Town Bank, National Association	Wales, Wisconsin
February 10, 2023	Ixonia Bank	Oconomowoc, Wisconsin
February 15, 2023	BancFirst	Yukon, Oklahoma
March 1, 2023	UMB Bank, National Association	Kansas City, Kansas
March 2, 2023	UMB Bank, National Association	Kansas City, Missouri
March 2, 2023	Commerce Bank	Kansas City, Missouri
March 16, 2023	UMB Bank, National Association	Maryland Heights, Missouri

18. Between in or around February 2023 and in or around March 2023, as part of their bank fraud scheme, co-conspirators fraudulently deposited or attempted to deposit counterfeit checks totaling at least \$36,000 at FDIC-insured banks, and withdrew or attempted to withdraw at least \$55,700 from legitimate accounts at FDIC-insured banks.

All in violation of Title 18, United States Code, Section 1349.

COUNT TWO
(Bank Fraud: 18 U.S.C. §§ 1344 and 2)

19. The above paragraphs from the Introduction are hereby realleged and incorporated by reference.

20. On or about March 16, 2023, the defendants flew together from New York LaGuardia Airport to St. Louis Lambert International Airport.

21. After the defendants arrived at St. Louis Lambert International Airport, they obtained a rental car, which car Defendant Ramos then drove to UMB Bank, National Association in Maryland Heights, Missouri, with Defendant Grodner riding in the front passenger seat of the car and Ruben Viruet-Stevens riding in the backseat of the car.

22. After the defendants arrived at UMB Bank, National Association, Defendant Grodner went inside the bank where he used a counterfeit United States passport card to

impersonate a representative of victim business V.J. and attempted to deposit a counterfeit check into V.J.'s legitimate account at the bank.

23. On or about March 16, 2023, in Maryland Heights, Missouri, within the Eastern District of Missouri, the defendants,

**MICHAEL GRODNER and
ANTHONY RAMOS,**

being aided, abetted, counseled, encouraged, and induced by one another and others, known and unknown to the Grand Jury, knowingly executed and attempted to execute a scheme and artifice to defraud a financial institution, that is, UMB Bank, National Association, which is FDIC-insured, and to obtain moneys, funds, credits, assets, securities, and other property owned by and under the custody and control of such financial institution by means of material false and fraudulent pretenses, representations, and promises.

All in violation of Title 18, United States Code, Sections 1344 and 2.

COUNT THREE
(Use of False Passport: 18 U.S.C. §§ 1543 and 2)

24. The above paragraphs from the Introduction are hereby realleged and incorporated by reference.

25. On or about March 16, 2023, in Maryland Heights, Missouri, within the Eastern District of Missouri, the defendants,

**MICHAEL GRODNER and
ANTHONY RAMOS,**

being aided, abetted, counseled, encouraged, and induced by one another and others, known and unknown to the Grand Jury, willfully and knowingly used, attempted to use, and furnished to another for use a false, forged, and counterfeited passport and instrument purporting to be a

passport, to wit, a counterfeit United States passport card that reflected the name and date of birth of C.J.V. but that displayed a photograph of Defendant Grodner.

All in violation of Title 18, United States Code, Sections 1543 and 2.

COUNT FOUR
(Aggravated Identity Theft: 18 U.S.C. §§ 1028A and 2)

26. The above paragraphs from the Introduction are hereby realleged and incorporated by reference.

27. On or about March 16, 2023, in Maryland Heights, Missouri, within the Eastern District of Missouri, the defendants,

**MICHAEL GRODNER and
ANTHONY RAMOS,**

being aided, abetted, counseled, encouraged, and induced by one another and others, known and unknown to the Grand Jury, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), that being a conspiracy to commit bank fraud in violation of 18 U.S.C. § 1349, knowingly transferred, possessed, and used, without lawful authority, a means of identification of another person, to wit, a counterfeit United States passport card that contained the name and date of birth of C.J.V. but that displayed a photograph of Defendant Grodner, knowing that the means of identification belonged to another actual person.

All in violation of Title 18, United States Code, Sections 1028A and 2.

COUNTS FIVE–NINE
(Aggravated Identity Theft: 18 U.S.C. § 1028A)

28. The above paragraphs from the Introduction are hereby realleged and incorporated by reference.

29. On or about March 16, 2023, in Maryland Heights, Missouri, within the Eastern District of Missouri, the defendant,

MICHAEL GRODNER,

during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), that being a conspiracy to commit bank fraud in violation of 18 U.S.C. § 1349, knowingly possessed, without lawful authority, a means of identification of another person, described below for each count, knowing that the means of identification belonged to another actual person:

Count	Means of Identification
5	Counterfeit United States passport card bearing the name C.A.E.
6	KeyBank credit card bearing the name C.A.E.
7	Counterfeit United States passport card bearing the name M.C.O.
8	Counterfeit United States passport card bearing the name K.G.T.
9	KeyBank credit card bearing the name K.G.T.

All in violation of Title 18, United States Code, Section 1028A.

FORFEITURE ALLEGATION

The Grand Jury further alleges there is probable cause that:

1. Pursuant to Title 18, United States Code, Section 982(a)(2), upon conviction of a conspiracy to violate Title 18, United States Code, Section 1344, affecting a financial institution, as set forth in Count One, the defendants shall forfeit to the United States of America any property constituting, or derived from, any proceeds obtained, directly or indirectly, as a result of such violation.

2. Subject to forfeiture is a sum of money equal to the total value of any property, real or personal, constituting, or derived from, any proceeds traceable to such violation.

3. If any of the property described above, as a result of any act or omission of the defendants:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty,

the United States of America will be entitled to the forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p).

A TRUE BILL.

FOREPERSON

SAYLER A. FLEMING
United States Attorney

Justin M. Ladendorf #68558MO
Assistant United States Attorney

EXHIBIT B

AO 442 (Rev. 11/11) Arrest Warrant

SUPPRESSED

UNITED STATES DISTRICT COURT

for the

EASTERN DISTRICT OF MISSOURI

United States of America

v.

Michael Grodner

4:24CR0002 SEP/JMB*Defendant***ARREST WARRANT**

To: Any authorized law enforcement officer

YOU ARE COMMANDED to arrest and bring before a United States magistrate judge without unnecessary delay*(name of person to be arrested)* Michael Grodner

who is accused of an offense or violation based on the following document filed with the court:

- ☒ Indictment
 ☐ Superseding Indictment
 ☐ Information
 ☐ Superseding Information
 ☐ Complaint
☐ Probation Violation Petition
☐ Supervised Release Violation Petition
☐ Violation Notice
☐ Order of the Court

This offense is briefly described as follows:

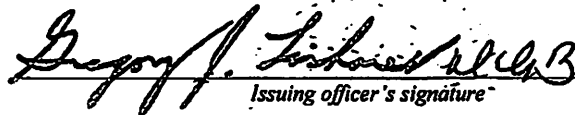
Title 18, United States Code, Section 1349 - Bank Fraud Conspiracy

Title 18, United States Code, Section 1344 - Bank Fraud

Title 18, United States Code, Section 1543 - Use of False Passport

Title 18, United States Code, Section 1028A - Aggravated Identity Theft

DETENTION

Date: 1-3-2024

*Issuing officer's signature*City and state: St. Louis, MOGREGORY J. LINHARES
Clerk, United States District Court*Printed name and title***Return**This warrant was received on *(date)* _____, and the person was arrested on *(date)* _____
at *(city and state)* _____.

Date: _____

*Arresting officer's signature**Printed name and title*

AUSA: JUSTIN M. LADENDORF

AO 442 (Rev. 11/11) Arrest Warrant (Page 2)

**This second page contains personal identifiers provided for law-enforcement use only
and therefore should not be filed in court with the executed warrant unless under seal.**

(Not for Public Disclosure)

Name of defendant/offender: Michael Grodner

Known aliases: _____

Last known residence: _____

Prior addresses to which defendant/offender may still have ties: _____

Last known employment: _____

Last known telephone numbers: _____

Place of birth: _____

Date of birth: 02/13/1965

Social Security number: 075-48-4375

Height: _____ Weight: _____

Sex: _____ Race: _____

Hair: _____ Eyes: _____

Scars, tattoos, other distinguishing marks: _____

History of violence, weapons, drug use: _____

Known family, friends, and other associates (*name, relation, address, phone number*): _____

FBI number: _____

Complete description of auto: _____

Investigative agency and address: Department of State, Diplomatic Security Service / SA Jason Fatchett

Name and telephone numbers (office and cell) of pretrial services or probation officer (*if applicable*): _____

Date of last contact with pretrial services or probation officer (*if applicable*): _____